

COVERAGE FOR CRITICAL ILLNESSES

Critical Cover Extra



Make the most out of life's precious moments.

With Pacific Cross, you can enjoy medical coverage that helps secure your peace of mind, wherever life takes you.





If you were diagnosed with a **serious medical condition...**

How will you pay for all the **medical bills** and **expenses** related to your recovery?

What would you and your family have to **give up**?

What will happen to your **family**?

What **problems** would you and your family encounter if you could no longer work and you **didn't have enough money** to pay for your medical bills?

Critical Cover Extra

If you have ever lost sleep asking yourself any of these questions, then **Critical Cover Extra**, our critical illness product, can help you sleep better at night. Pacific Cross wants to help you prepare for the uncertainties of the future. We want to help you protect not just your own health, but the financial and total well-being of your family. Being diagnosed with a serious illness is a reality many of us will have to face, so it's important to start building the physical, emotional and monetary resources needed so you can face this challenge head on.

With **Critical Cover Extra**, Pacific Cross offers a product that helps address your fears and anxieties about the future by providing you a lump sum cash benefit for critical illnesses. **Critical Cover Extra** is coverage that will give you much needed support in the event of a crisis.



Some things all applicants should know:

What is Critical Cover Extra?

Critical Cover Extra is coverage for critical illness. It is offered as a rider to our Blue Royale A, B and C products. Critical Cover Extra provides a one-time, lump sum payment on top of your Blue Royale Plan if you are diagnosed with any of the eight (8) covered medical conditions.

I already have medical insurance, why do I still need critical illness coverage under Critical Cover Extra?

While medical insurance such as our Blue Royale Dollar Plans already provide comprehensive medical coverage, there are direct and indirect costs that come with getting seriously ill that are not covered under any standard medical plan. The lump sum is intended not just to help pay for your medical bills, but also to provide much needed financial assistance to compensate for the loss of income brought about by your reduced ability to work. The benefit also provides you additional resources so you can make adjustments to your home or lifestyle as you cope with your illness. Since you can use the lump sum as you see fit, it can help pay for services or changes you need in order to make your condition more manageable, such as home care, child care or housekeeping. It can also help bridge the gap created by your income loss, so you can pay for other important things such as your home mortgage.

What is a critical illness?

A critical illness is basically a serious disease or medical condition in which death is possible or imminent.

What critical illnesses are covered under Critical Cover Extra?

The following illnesses and conditions are covered:

- Life Threatening Cancer
- Multiple Sclerosis
- Heart Attack
- Benign Brain Tumor
- Stroke
- Coronary Artery By-Pass Surgery
- Kidney/Renal Failure
- Major Organ Transplant

Please ask our Account Executives to further explain the definition of the illnesses. All covered conditions are subject to the definitions in the Policy.

Who can apply?

- New Blue Royale clients who are between 4 to 55 years old may buy *Critical Cover Extra* as a rider to their Policy. *Renewing* Blue Royale clients can apply upon Policy renewal.
- If the Principal will not buy *Critical Cover Extra*, dependents can still apply subject to Pacific Cross's individual underwriting guidelines.

When will the critical illness be covered?

A critical illness that manifested and was diagnosed 180 days after the effective date is covered.

What are the lump sum benefit amounts for Critical Cover Extra?

Pacific Cross will provide the following lump sum benefits:

Issue Age	Sum Insured Allowed Per Plan
4 to 18 years old	Blue Royale A, B and C: US\$ 25,000
19 to 55 years old	Blue Royale A: US\$ 25,000 Blue Royale B and C: US\$ 50,000

Notes:

- *Critical Cover Extra* provides a one-time lump sum payment upon the FIRST diagnosis of a covered critical illness. The coverage will end upon payment of the sum insured for one of the covered critical illnesses.
- *Critical Cover Extra* is renewable until age 60.
- Critical Illness that was diagnosed and found to have started within 180 days after the effective date of coverage or the last reinstatement date of the Policy shall *not* be covered.
- Please ask our Account Executives to further explain our policy on qualifying period and pre-existing conditions under *Critical Cover Extra*.

How much premium do I have to pay?

Below are the annual premiums for the different age brackets under *Critical Cover Extra*:

Age Group	Sum Insured	
	\$ 25,000	\$ 50,000
4 - 18	\$ 31	N/A
19-25	\$ 31	\$ 60
26-30	\$ 46	\$ 90
31-35	\$ 85	\$ 170
36-40	\$ 149	\$ 297
41-45	\$ 247	\$ 494
46-50	\$ 373	\$ 744
51-55	\$ 582	\$ 1,163
56-60*	\$ 890	\$ 1,779

* For renewing clients only

Notes:

- Premiums may change subject to the results of medical evaluation of application and Medical Examination Form.
- Premiums are inclusive of all applicable taxes.
- Available in Annual and Semi Annual modes of payment, but following the mode of payment of your Blue Royale Plan.

What do I need to do if I would like to avail of Critical Cover Extra?

You will need to submit a duly accomplished application form and Medical Examination Form. Generally speaking, the costs of the required health screening tests will be care of Pacific Cross. After paying the premium, you may file the costs of the required tests for reimbursement with Pacific Cross. Samples of said forms are available upon request from our Account Executives.

Our Companies

Pacific Cross Insurance, Inc. and Pacific Cross Health Care, Inc.

Pacific Cross is EXCELLENCE.

We are committed to bringing nothing but the best to our clients. Our decisions are based on an intricate understanding of our clients' needs, demands and expectations. We strive to create and innovate programs that will best serve our customers.

Pacific Cross is STABILITY.

We are one of the leading and most financially stable companies in the industry today. Our Premiums Earned in recent years put us in the top 10 non-life insurance companies in the Philippines.

Pacific Cross is EXPERIENCE.

We draw from over 70 years of experience in the insurance industry. Our actions are guided by a deep insight brought about by the knowledge we have gained through the years.

Pacific Cross is CUSTOMER SERVICE.

We are rooted in a commitment to ever improving customer service. We aim to be continuously progressive and professional. Our commendable track record and competent support staff ensure that you are given immediate and excellent service at all times.

Pacific Cross is a PARTNERSHIP OF TRUST.

We build and value enduring relationships. We consistently prove that we are worthy of the highest confidence — by our strict standards, the integrity of our promises and the results we deliver. In the event of a crisis, we assure you that Pacific Cross will be your friend and ally.



Get in touch with us today!

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